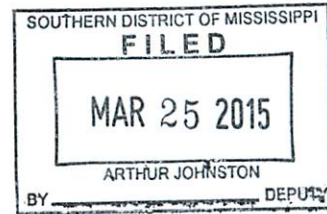


IN THE UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF MISSISSIPPI
NORTHERN DIVISION



AUDRAY JOHNSON

PLAINTIFF

Linda Johnson

CIV. ACTION #

3:15cv223 DPJ-FKB

VS.

PATTY PECK HONDA;

DEFENDANTS

SANTANDER CONSUMER, USA

COMPLAINT

COMES NOW, plaintiff, Audray Johnson, pro se, and for cause of action against Defendants, Patty Peck Honda and Santander Consumer USA, would state:

JURISDICTION

Due to the plaintiff's federal rights being violated, as protected by the Consumer's Protection Act and American with Disabilities Act, the above Court has sole jurisdiction.

Plaintiff is an adult citizen of the county of Hinds, State of Mississippi. Patty Peck Honda is a business entity operating in the county of Madison, state of Mississippi. Santander Consumer, USA is a Corporation whose home office is located in Forth Worth Texas.

FACTS

On or around November 15th 2011, Audray Johnson and his wife Linda Johnson entered Patty Peck Honda which is located at 555 Sunnybrook Rd in Ridgeland, Ms. Their original intention was to just window shop because they didn't have a down payment. Furthermore, they couldn't afford an expensive car note at the time.

Just to give you a little background information. Both Mr. and Mrs. Johnson suffer from mental disabilities. Mrs. Johnson has a heart condition as well. The salesman and the finance manager was aware that they both were on disability and had fix incomes.

Being assisted by a salesman, the couple was led into the office of a finance officer. After explaining to the officer that they didn't have a down payment, the officer by the name of Mr. Avery proposed something, now the couple has full discernment, was illegal. The finance manager proposed that they write them two post dated checks that would amount to the down payment that the finance manager would fraudulently and deceptively inform Santander that the couple was to suppose to have made.

Mr. Johnson, being doped up on high doses of Lithium didn't understand that the finance manager was setting him up for failure. The company will claim that they were attempting to assist the couple. On the contrary, they were attempting to make a quick buck on the unsuspecting couple.

After having trouble making good on the post dated checks, Patty Peck officials put pressure on them to make good. Subsequently, the couple had to take out multiple pay day loans in order to make good on the post dated checks. Unfortunately, they are still indebted to these pay day loans today, almost three years later.

Mr. Johnson's psychotic medication was drastically changed at the beginning of 2013 and his mental faculties are not as compromised as they used

to be and now he has the ability to fully discern that he was frauded and that the dealership wasn't trying to help him.

Audray Johnson contacted the dealership and spoke with the General Manager Bob Churchman and Santander and discussed his plight but they both refused to help him.

Santander, not willing to accommodate Mr. Johnson , was in fact ratifying the dealer's action. That is how they are brought into this action

Mr and Mrs. Johnson are claiming relief under the Consumer Protection laws and also the American with Disabilities Act. Their credit has been ruined and they are totally out of a used car that ultimately sold because of this illegal transaction.

JURY DEMANDED

Trial by jury is requested

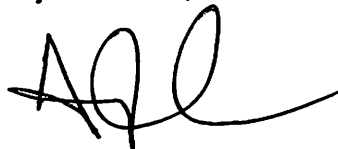
RELIEF

Plaintiff is seeking compensatory & punitive damage from the Court.

Respectively submitted, this the 25th day of March 2015

Plaintiffs:

Audray Johnson; ~~Linda Johnson~~

A handwritten signature in black ink, appearing to be 'AQJ' followed by a long horizontal stroke.

AUDRAY JOHNSON

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